10 CENTS.

HOW A DOLLAR GREW

OR

A WAY TO WIPE OUT CHURCH DEBT.

"Occupy till I come."
"Lord, Thy pound hath gained ten pounds."

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The EDITH *and* LORNE PIERCE
COLLECTION *of* CANADIANA

Queen's University at Kingston

"Take ye from among you an offering unto the Lord; whosoever is of a willing heart, let him bring it, an offering of the Lord."

"And all the women that were wise hearted did spin with their hands, and brought that which they had spun, both of blue, and of purple, and of scarlet, and of fine linen. And all the women whose heart stirred them up in wisdom spun goat's hair."

"She hath done what she could."

"This woman was full of good works, and alms deeds which she did."

"In like manner also that women adorn themselves in modest apparel, with shame-facedness and sobriety; not with braided hair, or gold, or pearls, or costly array; but, which becometh women professing godliness, with good works."

"Behold! I come quickly; and my reward is with me, to give every man according as his work shall be."

HOW A DOLLAR GREW

OR

A WAY TO WIPE OUT CHURCH DEBT.

Our Church was in debt: Eighteen Thousand dollars; and this after all that had been done by direct giving. We had built, not for ourselves alone but for posterity also, which was a laudable thing and afforded to many a satisfactory explanation of the debt. Still though the interest, Nine Hundred dollars per annum, was regularly paid, the debt was felt by almost all to be a heavy burden and more. We did not speak of it as a wholesome debt; we thought it hurtful; we were sorry for it; we were rather ashamed of it; we longed to wipe it out. We could not do it by one effort, but we would demolish it bit by bit, and as big a bit as possible at a time; and by different methods. The plan adopted for the past year was this: We had two hundred and thirty dollars at our disposal in January. Instead of leaving it in the bank at three per cent. and allowing it to slowly accumulate, we gave one dollar, calling it the Talent, to two hundred and thirty women. Each was to do what she could with it throughout the year, and at the end of it, after having deducted all expenses in working it, to return the Talent with the gains. The aim of each was Five Dollars; considered by all very high, and by some quite beyond their reach. Making allowance for thirty who might drop out by the way, we expected with much misgiving that the total sum realized would be One Thousand Dollars. That would have been handsome and to the lasting credit of the workers. The return, however, showed a sum considerably over Two Thousand Dollars clear gain.

What follows will show how it was done. Apart, however, from the financial success of the scheme, there were other most beneficial results. Some of them were these:

1. It made the members of the Church better acquainted with each other, and interested in each other's work.

2. It showed not only the strength of a united pull, but the strength of the individual pull, and gave glad surprise to many who fancied that they were of little value to the Church.

3. It gave to many, who by reason of delicate health and the infirmities of age, sorrowfully thought of themselves, so far as Church work was concerned, as cast aside like a broken bow, blessed opportunities of being really helpful, the knowledge of which was sunshine in their secluded lives.

4. It afforded a satisfactory answer to the many voices that are always calling away the energies of the members of the Church, and dissipating them among things good they may be, but outside the Church, whilst the Church is in need of everyone's utmost.

5. And last but most gratifying—it kept the Church continually in the mind of the worker, and united her more closely and firmly to it by the thought that she was actually needed, and was rendering all the assistance that she could. Labour for the Church produced love for the Church ; and may we hope increased love for the Lord Who loved the Church and gave Himself for it !

"Let your light so shine before men that they may see your good works, and glorify your Father which is in heaven."

THE MINISTER.

ONE HUNDRED AND SIXTY DOLLARS.

It was at the annual meeting of the Women's Home Association that the first mention of the Talent was made. What is it ? what does it mean ? were the questions put from all sides of the room. Silence was called for, and it was then explained at length. Each woman in the Church was to be asked to take one dollar, to be called the Talent, and endeavor in her own way to make as much as she could by it during the year. Thus a portion of the labor in lessening the debt on the Church would be given to every one found willing to take it. At the meeting twenty-two dollars were given out, some receiving them very cheerfully and a few with considerable hesitation. Every mind was at once exercised as to how even one dollar was to be gained, not to speak of five, which was alluded to as a probable average. It was distinctly laid down that only profits were to be

returned, the workers paying themselves back every outlay. I was appointed convener of the scheme. This meant many visits and much time, so I went home to ponder the matter and arrange not only for rounds of visiting, but for procuring a store of suggestions for those that on the score of utter inability might decline to receive the talents. Before night I had resolved to spend my own dollar on the printer and the dry goods merchant. From the latter I bought 30 cents worth of colored wool, of which I made several sleeve pulls. To the printer I paid 50 cents for printing 100 copies of some good Scotch recipes. The meeting was on Wednesday. All the rest of the week was very stormy, so I remained at home and had a busy time making sleeve pulls of different colors. Monday was clear, though bitterly cold, and off I started with my bag of dollars, recipes, and pulls. On returning that evening I found that I had sold six recipes at ten cents each—thus paying the printer and bringing ten cents gain already; and four sleeve pulls at fifteen cents, thus paying for the wool and having a gain of thirty cents, and had given out eight talents. Every day I made a round, and every evening there was a similar glad tale to tell, profits made and talents distributed. In less than a fortnight $89 were out as talents, and I had made $7.45. It is needless to say that by this time I was thoroughly interested in the scheme, and more than anxious to make money myself and to show others how they might do the same. I encouraged them also by giving them orders as far as I could, for it was only by mutual buying and selling that the plan could be successfully carried out. By the middle of February there were 219 workers enrolled, and I had banked $20, besides having a little in hand. At intervals $11 more were given out, and this made the total of 230 women, bound by the talent to do their best for the Church during the year. And here I would say, how much pleasure I derived from the kindly way in which I was received at all the homes and encouraged by the willingness of all to take the dollar and do what they could with it. Even busy mothers with large families seemed eager to help, and I more than once said "good-bye" saying to myself that such a one might, with excellent reason, have said "no" to me. When the 100 recipes were all sold I got 60 more printed for 10 cents, and every one was purchased

—making a total return of $15.40. The pulls, of which I made nearly 100, brought me in $13.15. Having now finished all my visiting, I had more time to think of something new. I had the Church photographed, two views of the interior and the Church hall. These I sold during the year, the last as the year was closing, and realized from the sale $20. Several small and very quiet, almost private, sales were held at intervals in the hall, when I was always most fortunate in disposing of many of my things. At these sales I sold the following list of articles, which I made generally in the evening hours:

7 knitted shawls, different sizes and colors, $11.68; 4 baby jackets, $3.19; 2 cashmere dresses, $3; cashmere cloak and shawl, $1.45; 8 muslin pinafores, $4.90; 9 print overalls, $4.70; 18 heel protectors, $1.74; 1 bed quilt, $3; 8 aprons, $2; marmalade, $1.80; sugared dates, $5.15; painted china, $12.75.

In addition to my own work, I sold 100 pounds of honey, gaining $5 on it: 28 copies of the "Pilgrim's Progress" and the "Child's Life of Christ," clearing $16; and 132 illuminated texts of Scripture, which brought in a profit of $15, and a small quantity of cut flowers and grasses, which realized $2.15. The interest on the account at the bank came to $1.80. The profits of a few knick-knacks bought in the Old Country, and brought over by a friend, have to be added to the above, and the whole will show how my dollar grew to one hundred and sixty. With its return closes one of the happiest years in my life, and I may add one of my busiest: hence its happiness I doubt not. I should like to thank all who have encouraged and helped me by buying my thihgs. Without their help my Talent would have been one dollar still. I desire specially to thank one friend who, by his generous offer at the beginning of the year to subscribe a sum equal to my gains, imparted to me an energy which lasted till the work was finished. This morning I received his cheque, with a complimentary note. Should the Talent be taken up again as the Women's work for another year, I will be a glad and willing worker. The result, exceeding our most sanguine expectations, shows a spirit and a power in the congregation that warrant the hope of reaching by a second effort—not $2,000—but $4,000.

E. S. M.

TWENTY-EIGHT DOLLARS AND TWENTY-FIVE CENTS.

At the beginning of the year when the suggestion was made that every woman in St. Andrew's, who w willing to take it, should receive the dollar to invest, in order o lessen the heavy indebtedness of the congregation, the most sanguine did not expect to approximate the result—many indeed accepted the Talent with small hope of success, but, it was offered with such a gracious smile, that each one resolved *to try*—the mortgage being a wonderful incentive to effort.

In the present case, the first dollar was invested in material for cold cream, bought at wholesale prices, which when sold at druggist's retail gave an additional capital to the invested in a few articles of fancy work. But as useful must combine with ornamental work in any successful sale, the next venture was five sets of dinner-mats, which all sold. The uncertainty of all investments was however proved when another half dozen bottles of cold cream were made; half of it was left on hand; camphor-ice was ordered instead.

Three mending-bags, 4 spool-boxes, 13 emery cushions, 16 dolls' hats, 2 dressed dolls were all disposed of from this miscellaneous storehouse.

A long walk over icy roads resulted in the sale of 36 tickets for the concert—the fatigue it cost does not count.

Again, this shop sent out tonics, hair restorer, 10 oz. tooth powder, 1 cosmetic, and an excellent lotion for chapped hands —the last may be ordered now, good references given on application.

For variety, candy was tried, of which 53 lbs. have been sold in three months, part for Santa Claus—but indeed were it not for the sake of the cause, a temporary distaste for sugar in every form, would ensue. All these sales brought the profits to $28.20. But the pleasure that all this work afforded cannot be counted in dollars and cents, and is an incentive to future effort, and if every woman in the congregation will do her best she may live to see the whole debt wiped out; the happy thoughts her webs will weave while so engaged will compensate for all her toil and self-sacrifice, for if we do *our best*, angels can do no

more—and the commendation that we all desire shall at last be heard from the Master's lips, "She hath done what she could."

A. E. D.

ELEVEN DOLLARS.

No one took the Talent more willingly than I did, but I can hardly think that anyone was more puzzled than I was, what to do with it. For days ideas came only to be dismissed as impracticable, but I kept thinking, believing the proverb that where there is a will there is a way. Many things useful and profitable which others could do, and ladies generally can do, were forbidden me. I had to guard the precious gift of sight as much as possible, doing no fine work by day, nor any work with pins or needles by night-light. What could I do? I used to bake delicious tea-rolls—and short-bread that friends pronounced the real thing—but I had my own kitchen then. Circumstances are different. I thought of bath-gloves and forthwith invested a portion of my dollar in suitable material and working but a little while at a time in the morning made a pair. I had however great difficulty in finding a customer. Nobody needed such an article; or everybody was already provided with such, I could not tell which. However, off it went one day and I was glad of it though it brought much less than I had expected to get for it. One day when not thinking at all about it a happy thought came flying to me. I had cut my finger with a string when tying a parcel and taking little heed of it the frost touched it and made it quite tender and painful. I straightway remembered that I had in my writing desk an excellent recipe for camphor ice, whose healing virtue I had proved, which neither the heat of India nor the cold of Canada could hurtfully affect. "I shall make a quantity of it," I said to myself, and sell it for the Talent. I purchased a few small boxes and the ingredients at the chemists that very day and in 24 hours I had sold my making. I made more without delay and the sale was rapid. I believed I had found what was wanted by the multitude and I gave my whole attention to the manufacture and sale of this one thing—Camphor ice. The price was from 10c. and upwards according to the size of the box, and the quality was the same in all the boxes, big or little—superior to any other kind in use. My own

experience of it was abundantly confirmed by those that bought and used it, and bought more. I intend to continue the making of it another year as the recipe is still my private possession. I may sell it at the end of this year for the Talent Fund. My one dollar has grown to eleven dollars, and though not satisfied myself, my pleasure in working has been great, and St. Andrew's is dearer than ever to me.—M. G.

FORTY-ONE DOLLARS.

There is no romance in my tale. My Talent grew by hard work. I bake my own bread, so I invested the dollar in flour, and baked additional loaves to order. My married children and the Manse were my first customers; through their good report others came, until at last I had as much work as I could possibly do. I have used in all 650 lbs. of flour. Along with baking I carried on quite a little trade among my friends in *head-cheese*, of which I made 139 bowls. During the hot weather when this work ceased, I knitted several pairs of stockings. It was wonderful the interest I took in the work when once I had made a little gain. I seemed to understand a little of the miser when watching the hoard always increasing and knowing that nobody but myself knew how much was there. But a greater pleasure than miser ever knew was mine when on the day appointed I gave up my treasure, $41—the profit of my labour, to the Church. Here I am at the beginning of another year baking still, and a fresh hoard has been begun. I cannot understand how any one can be an idle member in the Church. They do not know how much they lose by keeping; how much they gain by giving, especially when that giving is from daily doing.

I. H.

FOURTEEN DOLLARS.

I wonder if any of you will care to hear what became of my Talent. Well, about a year ago I was given by my minister's wife one dollar, and asked to try and double or treble it. I hardly dared to take it, because I knew if I did I would not hide it or lay it away. I should feel I must try and make use of it, and what to do I could not think. However, I went to work and

made one or two fancy articles. They did not seem to sell well so I tried candy. I bought nuts and sugar and made almond candy. It was only a partial success, so I began to be discouraged. Bye-and-bye a happy thought presented itself. Many years ago my father had brought from Malta a recipe for making "Turkish Pomade." I was quite young at the time; I knew that he used it himself, but I could not tell if it was really good or not. At any rate I made and sold several bottles. I never asked people to buy; when asked what I was doing with my Talent I told them, and generally sold a bottle or two. One day I was greatly encouraged by a lady who had bought some from me, saying it was causing her hair to grow, and that she had been telling others about it. I was delighted, because I could then recommend it, which I could not honestly have done before. The same lady very kindly sold several bottles for me in Montreal and Ottawa. My little gains began to increase and I still kept on. At a little sale held by some of the ladies who had a Talent, I procured some nice fresh butter. I disposed of quite a few pounds, and this added a little more. I also made cookies and cheese straws which sold quickly. Since then I have done little, as home duties at Christmas time kept me fully occupied. Now the time for giving in my gains has arrived, and my one dollar has increased to fifteen dollars and fifteen cents. This is more than I ever anticipated. I wish I could have done more, but even this will show what we can do if we work as though we meant to win. We should also, I think, learn a lesson from this. I mean we should try and make use of the talents God has given us, be they many or few. Let us not lay them away in a napkin, but try and add to them. In so doing we will learn to be happy, useful beings, not living for self alone, but striving to be of use to others; and so go on and on, till at last we reach the goal, and hear those blessed words: "Well done, good and faithful servant; enter thou into the joy of thy Lord."

F.

TWENTY-TWO DOLLARS.

I was not offered a Talent; I had to ask for it. I suppose people think that a lady who has reached her eighty-ninth year is past work, and should be allowed to rest. The Book does not speak in that way. "Occupy till I come," are the words—

the command. "Till I come!" Not till you are eighty-nine years old; and all I want is just to be found occupied when He comes. Then rest in Him; rest, and reward; and perhaps, at least I hope, occupation still; for with the knowledge I have, cessation of work would be a source of joy dried up, the loss of one of the sweetest privileges—Busy for Him. Of course I could not work as I did fifty years ago, but I did not like to be considered altogether unfit for work and useless, so I asked for my Talent. Next day I bought several balls of glitter thread, gold and bronze; and having a piece of pretty ruby cloth, I had it stamped, and in a short time had finished a table cover fit for anybody's drawing room. I had scarcely begun it before I sold it, and my little nest egg of profits appeared to me, but to no other, for every one was keeping their gains a mighty secret and why should not I do the same? Well! day by day all through the four seasons of the year, sometimes when not feeling well, sometimes when only fairly well, never at any time feeling quite well, I plied my needle and thread, for before one table cover was done, another was ordered. The only change in the work was the variety of colours that was chosen. The cloth was scarlet, ruby, crimson, greeny blue, snowy white and the glitter was of as many colours, so I did not tire. My "den," for that is what I call my private sitting room, was a busy scene all the time, and no news seemed to be brought into it, but, this one's Talent, and that one's Talent, and the consequence was that visitors and their conversations instead of hindering only helped me greatly with my work. "Well," said the minister one day, to whom I had revealed a little of my secret, "I believe you will outstrip and put to shame all the strong young women in the Church." "I hope to shame nobody," said I, "but those that do nothing, or do not do their best." Well what did I make out of my one church dollar? Just Twenty-two dollars! after paying all expenses; and these my gains my gift of loving labour I cast into the treasury of Christ's Church, feeling all the blessedness of giving and wishing that it were the whole sum needed to pay for the building of it. What the gains for myself? I keep putting that question away but it will not go. I know that if I only occupy till He come, He will say more than —Thank you! though even those two words from Him would satisfy my heart.

M.

FIFTY-FIVE DOLLARS AND THIRTY-NINE CENTS.

I hardly know how to give you an account of "How my dollar grew," because I did not begin—like the others—by the outlay of $1 only, and then trading on what was made by it. It was the end of June before I reached Canada, and having heard before leaving England of the "Talent scheme," and that on my arrival I should be expected to take part in it, I began to consider ways and means. Everything that could be done—in an ordinary way—to make money would be started long before my arrival, and all work suspended for the summer months. Clearly my only chance lay in taking saleable articles with me. Being in London shortly before sailing, I picked up many little odds and ends suitable for presents, purchased $5 worth of Christmas cards, and 10 dozen illuminated Scripture texts, for these last I paid 18c. a dozen, wholesale prices. Armed with this supply I started work about October and found the magical words "fresh from the old country" gained me a ready sale, everything bringing twice what I paid for it in England. The illuminated texts specially seemed to be favorites; they brought 5c. each, and everybody seemed so pleased with them that, fortified by several orders, I boldly sent home for 26 dozen more. Through the kindness of a friend, I had no freight to pay upon them, and by adding ½c. to each text the duty was covered. Before I had them a fortnight not one text remained on hand. I also made various small sums by fancy work, and having undertaken an entertainment—with two other ladies—got up among the children of the congregation, we each realized $9 by that, making my Talent amount to just over $55. I must say I think the lawful working of the scheme, by starting with $1 only, much the better plan. Beginning as I did, with a debt of $18 to clear off, is apt to be very discouraging to the worker.

B. B.

SIXTEEN DOLLARS.

H. M.—The worker is one of God's afflicted children. She is seldom free from neuralgic pains in the head, while often she suffers exceedingly. In addition to this she has become almost blind from cataract in both eyes. Knitting, however, she could

do in the dark and when not in extreme pain; and what she could do she did do. Not only so, but she was sincerely thankful for a means of usefulness still left her; for the sweet thought that though away from the whirl of activity she was in her seclusion and quiet life still engaged in the work of the Lord—that she was doing as well as enduring for His sake. In her minister's estimation, no gift has been more fragrant than her's. She invested her Talent in wool and made a vest. She never had to seek for orders and she never lacked them. By the end of the year she had made thirty-two of these vests, and her clear gains were sixteen dollars. The work is a pure joy to her. The Lord bring her into the light of His own Presence, and the home where there shall be no more pain, when the training on earth has been completed!

SEVENTEEN DOLLARS AND THREE CENTS.

I am a very busy lodging-house keeper and have no time for work out of my own special line. I therefore spent my Talent at the market. I invested it in onions, cucumbers, cauliflowers, peppers, etc., and made a fine assortment of pickles. "Better than Lazenby's" said many a customer, and I had quite a brisk trade. I also made a quantity of ketchup, for which I had good sale. There were no losses and the clear gains were sixteen dollars and three cents. I am unconscious of any addition having been made to my labors. It was nothing to make a little more of these things when one was at it. I was careful neither to undersell the merchant nor overcharge the purchaser, and no doubt I owed a good deal of my success to this.

R. M.

FOUR DOLLARS.

My home is in the country, six miles from town. There are beautiful woods around it, in which ferns of many varieties are found in great abundance, and large beds of the lovely trilium both white and purple. My purpose was to make rustic baskets and boxes of silver birch, fill them with ferns which are always favorites with city people, and take them into market. I also meant to mark the triliums when in flower and dig up the bulbs

in autumn, for many people want to have clumps of them in their gardens. I believe that I could have done well had circumstances not interfered with my plans. However, I have made four dollars. Calling myself "an unprofitable servant," I hope to do much better another time if entrusted with a Talent.

A. W.

FORTY DOLLARS.

I am a very busy wife and mother, having everything to do myself. With hesitation, therefore, approaching to reluctance I took the Talent. I should certainly have been firm in refusing, but my Scotch spirit of independence would not allow me to witness other people doing my share of the work. For a whole month the Talent lay in the napkin. I could not think what to do with it, and had it not been for the casual remark of a neighbor, I believe I should have been thinking in vain still. This neighbor had brought back a bowl in which I had sent her some "potted head," as they call it in the Old Country, or head-cheese as they call it in this land, and she remarked that it was so good that I might make my fortune by it. "Well," I thought, "if I could make my Talent grow by it, I shall be content without the fortune." It was winter, very frosty, so I bought several heads and shanks—for the greater the quantity bought the cheaper it was—and using part of it I prepared it with unusual care after the Scottish mode, and when done I had twenty-four pounds for sale at ten cents per pound, besides several pounds of fat, the skimmings, also at the same price. My neighbors bought it all, and wanted to know when I was going to make more. I had found my work. So every week till the hot weather came, and after it was past, I made one and often two makings a week, averaging from eighteen to twenty-four pounds a making. Customers all over the town came to me, and a Scottish friend who kept a store disposed of all that I was unable to sell privately. One day I sold forty-eight pounds. There was a great deal of labor in it, but the excitement was great when I found the profits so great, and I had banked twenty-five dollars before the heat put a stop to cooking. At the end of the year, I reckoned that I had sold over one thousand pounds of "potted

head," several hundred weight of bones at forty cents a cwt., and three dollars worth of red currant jelly. Adding to this a boy's cap and a few collars, I had a total gain of forty dollars. I am still making "potted head."

G.

FIVE DOLLARS.

I took the Talent gladly but not being very strong could not work at it as much as I would have liked. I had all my own work to do, so could only give what time was left. I lived in an neighborhood where there is no sale for fancy articles. I did very little till the hot weather came; then when the most of the workers were resting I made root beer. The idea came to me one very warm day and proved a fortunate one, for I got very good sale for my beer, and it was not troublesome to make, the corking being the hardest part of it. I did a little baking when the beer season was past, and now I return my Talent with $5.00, wishing it were more. Next year I think I could do better.

W.

NINETEEN DOLLARS.

Is it true that opposites attract? I would not think so, judging by the way my talent candy sold. It would speak badly for the acidity of St. Andrew's congregation, sixty pounds being sold with very little effort. The talent has taught me many truths, one of the most important is that fail man may be a poet at heart, an artist by nature, an admirer of all that is pure, artistic and good, but when it comes to any thing to eat he is then, and not much before then, a buyer. So for the coming year my talent will leave the heights to which it has been soaring and employ itself with more sordid and material comforts.

The aforesaid heights were artistic needle-work, frills, baskets, balloons, baby jackets, aprons, etc., all of which, or nearly all, sold. The material comforts, which made sad man smile and think of the golden age and the dinners his mother used to cook, were spicy catsup (seventeen bottles), luscious short-bread, and candy that made him, with Oliver Twist-like persistency, ask for more. Knowing that a touch of horror intensifies the

enjoyment of every experience, I added owls and butterflies that might have made their originals decide to belong to some other race of beings had they seen them. No one who has seen them has fainted or died from heart failure, which fact has encouraged me to try some more the coming year, when I expect instead of twenty talents to have fifty to return.

E. H.

SEVEN DOLLARS AND TEN CENTS.

I have been only a short time in Canada, and find many of the ways and customs different from those in the old country. There, the people give more to their Church, but do not work so much for it. Here all seem to work in one way or another, and the money required seems to be got. Working certainly appears to create a deeper interest in Church affairs. When I was asked to take a Talent, it was suggested that I should bake Scotch oat cakes and scones, and with the suggestion came a weekly order for the same. Thus encouraged, I adopted the suggestion and at once commenced baking. I had difficulty in getting the right oatmeal, for it must not be roughly ground for cakes, but I got it at last. Once started, I never missed a single week; even when the weather was at its hottest, I baked and the supply of bannocks and scones was sent out to my customers. From this source alone I made my gain $7.00; and I have begun again and I believe that I shall do better, for I am now better known and my cakes are good.

J. G.

TEN DOLLARS.

I spent my dollar in this way: I bought 1 lb. of lard for 15 cts., flour, sugar, eggs, cream of tartar and soda for 35 cts. On Saturday morning, the only free day I have, for I am a busy school mistress, even my evenings taken up with examining papers, I turned these materials into tempting cruxinelles—five dozens of them—and gained 25 cts. on 50 cts outlay. This line I pursued till I had baked perhaps a hundred dozens. The other half of my dollar I spent on nuts and sugar and in the course of the year made, I daresay, 50 lbs. of nut candy, maple cream and

taffy. My profits as baker and confectioner were $10.00. It must be remembered, however, that this sum was gained by only two hours work once a week. I have fresh ideas for another year and shall be a very willing worker.

A. M.

TWENTY DOLLARS.

It was much easier for me to make the Talent grow than to tell how it grew. My Talent is not to tell stories. In a few sentences let me say what I did. My first investment was in silk for four ties for gentlemen; but they proved to be too expensive so I decided to give them up. When the season came I made catsup, jellies and jams, which quickly sold. Then having been taught by a Scotch baker how to make shortbread, I made several cakes, and the result was that orders kept coming in from English and Irish as well as from Scotch. I made quite a bit of profit out of this. I also baked a few wholesome family loaves and gave good weight and got gain. My next venture was emery cushions. I had no trouble whatever is disposing of two dozens of these very useful articles. Moccasins for babies was a good idea. They looked so pretty they sold themself. Taffy was my last investment. I am very sorry that I did not think of it sooner, as nothing paid like it. It brought exactly three hundred per cent. By disposing of cake, sleeve-holders, bow ties and balloon match-holders, in addition to what has been related, my dollar grew to twenty dollars clear profit. I regret it did not grow larger.

J. P.

SIXTEEN DOLLARS AND THIRTY-SIX CENTS.

Such work was quite new to me; indeed I had had little experience in making money in any way. I had been accustomed simply to give a part of what I got. I have now grown in knowledge and gained a new pleasure, that of giving what has cost me something and I regret that it was not mine sooner. I had been thinking for a few days what I could do but had decided on nothing, when suddenly at dinner my resolution was made. I had been eating chicken, and the "merry thought" was lying on my plate. I laid it aside: in a few hours it was transfigured

into an old divine. The joint end I had covered with wax, a little frill of white wool round the back and beads for eyes; academic costume covered the bony legs, and the ridiculous creation was a pen-wiper at 10c., labelled thus: "Once I was a chicken bone, growing on a hen; now I am a little slave doomed to wipe a pen." It sold at once. I made all kinds of figures—bunchy dames, exquisite dandies, negro minstrels—and it would be rash to say how many dozen went to market. My friends all over the town kept their "merry thoughts" for me, so that I had not to buy chickens for a bone. Then for the sake of variety, I used to don my apron, on a wet day when no callers were expected, betake myself to the kitchen and make coffee that rivalled the famous *Everton*. I used to take a table at the little quiet sales in the Church hall, cover it with a snowy cloth, put a plant in bloom in the centre, and spread out my crisp, delicious wares in the most tempting way. I never had to carry any back. I soon cleared out. Nor did I confine myself to these things. I made a large quantity of silk frilling for the neck and disposed of it all; quite a number of covers for marmalade jars; a tea-pot cozy, and some crochet and knitted work. I also made several pretty blotters. Never did a year fly so quickly; the end came before I knew it; and my purse, still filling, emptied out $16.36. The thought that my own fingers made it, is very pleasing to me; and that people think that I have done well is very gratifying and encouraging.

L. A. F.

FIVE DOLLARS.

I had only one idea: I have many now. I spent my dollar on apples and made pure cider vinegar. No hurtful acids could be found in it; it was what they term perfectly unsophisticated. After the first expense it increased almost on nothing, requiring only the parings of apples used in the house. Yet out of the nothing I was constantly making a something; and from no labor I was making some profit. The busiest life could have a vinegar factory. It needs no hands; and buyers come without any loud calling. I made $5 in the short time I had it, and with the interrupted attention I gave it.

A. A.

TEN DOLLARS

My time is pretty well filled up with household duties, and so I could do nothing in the way of sewing or knitting. I did not, however, bury my talent. As opportunity afforded I made marmalade for friends; retailed to my neighbors some excellent tea that I had a quantity of; and when Christmas time drew near I prepared a large quantity of mince meat for the customary pies that every one must have. The gains had to be returned just when I was beginning to catch sight of many ways of working. But I have the Talent again, and if God continues the needed health and strength, and circumstances change not, I shall make even a better show than a gain of ten talents more.

S. G.

TEN DOLLARS.

I keep a small store of groceries, and what I did with my Talent was this: I bought lead pencils, marbles, Jew's harps, and put them in a glass case by themselves. When these were sold at the usual profit, I purchased several undressed dolls at a few cents each, small bottles of scent, picture books, etc. When I had disposed of these, I ventured on other things—visiting cards, Christmas cards, several kinds of cheap toys. Customers bought these things with their other purchases; and often when they came in to buy these things only, they bought other things. I made therefore for both the Church and myself, how much for myself I cannot exactly say; but true to a cent is my return of $10 on the one dollar given me to trade with for the Church. May God be pleased to accept honest gains for the building of His House. The heart wishes that the hand could have done more.

T. S.

NINETEEN DOLLARS.

The north wind blew its chilling blast round the comfortable homes of the good Scotch people of the city when it became known that many of them were possessed of a Talent. The icy winds and the humble position of the mercury in the thermometer suggested to me that the warmer I kept my dollar the better

it might grow. So I made fifty pairs of mittens and four pairs of overstockings to keep it warm; garters to hold up the stockings and twenty seven pairs of heel protectors to keep them from wearing out. After the first few pairs of mittens were sold it became noticed that those who wore them gave a warmer grasp and that those who wore the overstockings had a better understanding, so there was no difficulty in disposing of my stock.

Though it is not considered just the proper thing for young women to inveigle men into knots, the urgency of the case made me set aside my maidenly modesty, so half a dozen gentlemen's ties were added and the gentlemen were only too willing to be inveigled and the ties sold well. The fame of this Talent became spread abroad; even the fish of the lake heard of it and swam to our assistance. Judging by the quantities which were forwarded the Lake Huron salmon must have begged to be caught. Certainly the people seemed just as anxious to buy as the fish to be caught and no trouble was found in disposing of forty pounds.

All this increased my one Talent to twenty Talents. It has again started to grow; this year it will work along the same lines and along some new ones. Those suffering from burns, bruises and wounds in general may have instant relief by buying a box of the copyrighted Talent Salve, warranted to cure all bodily wounds and in some cases have helped those of the heart when applied by the right person.

J. H.

TEN DOLLARS AND FIFTY-FIVE CENTS.

I began by buying cut flowers, and these I divided into small button-hole bouquets. I took them to the little sales that were held and realized a considerable profit. I found that the ladies were as ready purchasers of these as the gentlemen. All the rest of my gains were got from toffie, which also is a most profitable industry. Had I only had holidays all the year, and not school work with the exception of a few weeks, I could have made a much greater show. As it is, I have great pleasure in returning as my profit ten dollars and fifty-five cents.

E. M.

TWENTY-FIVE DOLLARS.

One thing I know, my Talent did not grow like Jonah's gourd, in a single night. It grew slowly, but I believed in the perseverance of the saints and attending to it and encouraging it. The sight of a large and beautiful moth suggested to me the making of them; so I spent my dollar on the necessary material, cotton wool, paint and wire. I made them of all colors and wonderful, gorgeous combinations, quite new specimens to the naturalist, and they sold well. The profit on each was not much, but many-littles make a "mickle," and when seventy-four had been disposed of I had realized seven dollars and forty cents. I am naturally shy and my first attempt to sell one was a great trial to me. Three times I passed the house before venturing to knock, but the gracious reception I received and the sale of two so emboldened me that I scarcely knew myself. I found that people were pleased to be asked to buy. I daresay there is a good deal in one's manner and also in a fair price. The next thing I ventured to try was Scotch bread and even haggis, which brought me considerable gain I even tried soup and found it paid well, for workmen took it to their workshops instead of tea. Then from kitchen work I ascended again to drawing-room and painted flowers on silk and velvet for drapes, and figures, and scenes on bottles and jars for ornaments. They all sold and at the close of the year my Talent had grown to Twenty-five. M. H.

FOURTEEN DOLLARS.

I am still at school and have plenty to occupy my time and many people said that I ought not to have taken a Talent. I remembered, however, that we have long summer holidays, and that crochet and knitting fill in nicely the recreation hours instead of reading, when one's work is books. It was not long therefore before my dollar was spent on needles and thread, knitting pins and wool. Catching stray hours and working pretty hard during the vacations I made forty yards of thread lace of different widths and various patterns; a few yards of woollen lace and five woollen shirts for children. I also hemstitched two dozen lawn handkerchiefs, made one apron, and

one pair of open-work mittens. I also made a few pounds of candy and my net gains on the whole were Fourteen Dollars. I may add that in doing this work my studies were not neglected as the examinations showed, nor did my grandmother receive less kind attention at my hands. Everyone thinks it is a large sum for me to have raised. I am glad that I have succeeded so well.

N. H.

TEN DOLLARS.

The story of how my Talent grew is easily told and is short. The day before I got it I had finished a rope basket from a picture which I had seen in a book, and next day showing it to my neighbor I was offered 60 cents for it for the Talent Fund. This was my start. I then bought materials for the purpose of making photo frames after a design I had seen in the States, and I got 50 cents for each of these. Then I received orders for four duster bags made of Canton flannel, and two woollen capes at $2 50 a piece. In such ways my one dollar grew to ten dollars, and though it is just double what was given to me as the sum to be aimed at, I wish it had reached three figures, but even that could not equal the good it has done myself.

E. P.

SIXTY-THREE DOLLARS.

It was with great pleasure that I took the Talent for I felt sure from those in charge of it that the scheme would be successfully carried out; and besides I am always willing to do whatever I can for my Church. In saying this I am glad to think that I am one of a great many. I entered immediately on the work and soon grew more and more eager till everyone described me as enthusiastic. I had a little baby to attend to and a large household, but I trust that nothing was neglected through my zeal for my new undertaking. Spare time was husbanded and it is surprising how much can be accomplished if we seize the odd minutes. I began by investing my dollar in cotton and wire and made several dozen laundry bags which brought me in at last as clear profit $15.40. Then I made twine bags which added $10.35 to my gains. I had now reached what

was my highest aim shortly after I had begun the work, but I had now greater ambition and looked from afar at a goal of Fifty dollars. Could I reach it? I tried my utmost. Shawls from the crochet needle brought me $11.50; silk neckties $2.10; shoe bags $3.10; knitted silk purses $3.00; knitting bags $1.10; puddling dish covers $2.85. It was impossible to do more with my hands so I had a housekeeper's list of articles printed and pasted on a neat arrangement for the kitchen wall and sold several dozen, by which I realized $13.60. The close of the year had now come and I had Sixty-three Dollars to hand in. I never engaged in any work that gave me so much pleasure all through it.

F.

TEN DOLLARS AND FIFTY-FIVE CENTS.

What was I to do with my Talent? I was busy teaching all day and every day, save Saturday, and got home only at intervals, for it is eighteen miles out of town. Some one said buy a couple of hens and set them; you will have quite a quantity of poultry for the market. I thought of t but did no more. Another said make door mats of carpet with fringed rope and plaited rope sides. I tried this. It was interesting work but hard on the fingers, and I did not feel inclined to follow it out. I made, however, something by it. Then my two sisters who also had Talents and had made a little resolve with me to lay out our profits on a garden party to be held at our country home. Tickets were printed at 25 cents each and sold rapidly in the city and among our wide circle of friends in the country. We invested in tea and coffee, sugar; did honestly by mother for all the flour, milk and cream; and what a busy and animated scene our home presented for a few days in excited and elaborate preparation. Layer cakes, cocoa, walnut, vanilla, chocolate, lemon, sponge cakes, fruit cakes, cheese cakes and biscuit of all kinds were ready in quantities for the eventful afternoon. The old fashioned garden, with its endless zig-zag walks, was at its best ablaze with flowers of every hue and everywhere on the taller shrubs and trees hung Chinese lanterns of fantastic shape and varied colors, to give brilliance to the scene between the sinking of the sun and the rising of the moon.

for an early departure of our guests was not contemplated. All the arrangements were made; everything was perfect—even the old farm house decorated profusely with flowers, for our floral wealth is the wonder of all who know our place. The day came—alas what a day—sunless, rainy—decidedly rainy—a deluge; thunderings, lightnings ceaseless. However, we had nothing to do with the arranging of the weather and we waited with good conscience to welcome our guests. And they came forty in all; got a portion of the entertainment, were invited back, and bore the invitation to all the others, and when all came, a goodly company, my dear old home never in my recollection looked so bright except when sister was married. It was a feast of pleasure to us all and to no one more than dear mother, who had entered with all her heart into her girls' plans. The moon saw the happy party home, and I counted before putting out my light Ten dollars, fifty-five cents, as my share of the proceeds after all expenses were paid.

C. B.

TWENTY-EIGHT DOLLARS.

My first gains were made of cakes and fancy articles, and very slow work I found it, giving much labor and bringing in little profit. I felt discouraged until one day a letter reached me enclosing a small sample of tea, one of those chance advertisements that fly about the country in the hope of somewhere finding an agent. I tried the tea, found it really excellent, and made up my mind for the venture. I had just made sufficient money to purchase a small chest and ordered that at once—in the meantime asking my friends to, at least, give my tea a trial. I was warmly patronized and found my new trade not much trouble and fairly lucrative. The tea reached me in ½ lb. packets, and upon the sale of four of these I made 25c. By the time I finished my first chest I had a little more money in hand, and could order two different kinds of tea so as to suit the tastes of my customers. I did not confine myself entirely to this line, but my return of $28 was principally made in this way. I think it is a good investment for anyone who has a very busy life as I have, for it is not necessary even to be always in the house, when purchasers come, as anyone can give the tea out.

G. E. S.

TWENTY-FIVE DOLLARS AND FIFTY-FIVE CENTS.

I was quite pleased when I was asked to take a Talent, for though I had been a great worker in my Church as a girl I had not done much since my marriage. I went then to a new Church and had not attended the meetings so that I never became interested in what was being done. The Talent scheme took my fancy and I began to work in real earnest. I laid out my dollar in muslin and silk, made several aprons and silk neckties. These brought in a profit of $1.55. My son, to help me on, kept a box, into which he sometimes dropped a copper. This brought a $1.00, and by doing without a servant for 4 months, at the rate of $6.00 per month, I was able to add $24.00 to the other sums, bringing my returns in all to $26.55.

D.

SUGGESTIONS.

I.—TO THOSE LIVING IN THE COUNTRY.

Pine Pillows would sell well. They would be acceptable in any drawing-room on account of their fragrance; and in the apartments of those suffering from pulmonary disease because of their reputed salutary effects.

Hop Pillows are also much in demand and are not always to be had readily. They are used as a cure for sleeplessness. Charitable people would be found disposed to buy both these kinds of pillows for hospitals and sick poor.

Fir-cone Picture Frames, neatly made and varnished, would meet with a ready sale. Have different designs and sizes. *Acorns* in their cases also make very pretty frames for pictures, small mirrors, &c., and boxes covered with them and varnished look more than pretty.

Autumn leaves can be easily preserved and a collection of the most brilliant, and of different trees and shrubs, would be pleasing to many. Mixed with fronds of ferns they make a beautiful lobby window in winter.

Grasses gathered shortly before ripe and dried make lovely bouquets for winter when flowers are dear. There is a great variety of these especially in moist localities—on the margin of ditches and pools. The *dildo or large bairush*, of several kinds, are found in patches and are great favorites as home decorations. Be sure to gather them before they are ripe. *Milkweed* suggests quite a variety of pretty things both for weddings and funerals.

Ferns—Beautiful collections of fern leaves can be made. Select perfect fronds, press them and then arrange them artistically on pages of stout paper. Make covers of perforated cardboard with a little cross-stitch ornamentation and ribbon ties.

Bulbs, and roots of many of the choicest wild flowers, can be dug up at the proper season and sold dry, or put into small pots and sold in flower.

Wild flowers can be dealt with as above; also pot plants.

Birch Bark—Very pretty baskets and flower-pot covers and stands can be made of this material. The outer bark when shaggy with green and gray moss is very pretty and the inner bark, creamy with different shades and many eyes is equally so. What an endless variety of things can be made from this latter kind!

Berries—Rowan berries can be gathered and preserved by keeping them in a cold place but free from frost, and would be readily bought for Church decorations at Christmas to supply the want of holly-berries. Think also of *bitter-sweet*.

Xmas Trees—Small trees of equal symmetry and tapered points, planted in boxes covered with birch bark, would sell well a few days before Christmas. Most housekeepers where there are children would procure one.

Country people are apt to forget that all these things are prized by city folk.

Poultry—Set for chickens. Try to have eggs in January. Dye feathers for dust brushes, &c. Curious ornaments can be made from egg shells if not broken.

Sea Weed—Make collections same as of flowers; also pretty ornaments blended with other devices as small water colors of sea shore scenes.

Shells—Cover boxes or picture frames with small ones, or make collections. People living inland like to have such things.

2.—TO THOSE LIVING IN THE CITY.

Preserves—Make preserves, can fruits, &c., for your friends who leave the city in summer.

Cakes—Receive orders for your friends' "At Homes"; and at any time be ready at the call of telephone to supply for afternoon tea any tit-bits of pastry.

Table Decorations—Be ready to lay out the table for parties.

Patents—Watch for these if for small things and you will find good sale, for people are always looking for novelties.

Lessons—Some classes in languages and China painting can be formed, say from six to eight, not more in a class.

Darning—Many housekeepers dislike this work or have little time for it. Take in linen, old lace, &c., from your friends and neighbors. Same may be said of *marking*.

Reading and Writing—Many aged and invalid persons would only be too glad oftentimes to pay for an hour's reading or writing, and would be more willing still when they know that the money was going to Church work. Same may be said of playing and singing.

Table Menus—Make designs for these.

Shopping—Friends, especially those in the country, would gladly pay a small commission were their shopping done for them.

Circulating Reading—Get a dozen, or thereabout, who read the same magazines, and see to the prompt and regular exchange of these.

3.—TO ALL WHETHER LIVING IN CITY OR COUNTRY.

Do not be ashamed to sell; feel otherwise.

Do not have fancy prices; these frighten purchasers.

Do not undersell tradespeople; this would be doing harm.

Do not insist on people buying; this makes people angry.

Do not be vexed with people for not buying; this would be silly.

Do not be discouraged by another's greater success; this would make your own still less.

Do not take up another's specialty; this would be mean.

Do not stop work before the year closes; the last days are the best.

Do not keep your gains lying about; loss often comes.

Do not lay out much at a time; caution rather that rashness.

Aim high; those who look low lift little.

Aim at so much per month; by steps we rise to the top.

Keep an accurate account of expenditure and profit; care prevents confusion.

Bank your gains as soon as they reach $5, unless needed for outlay; a few cents of interest are always something.

Get orders if you can for your work; this specially for large and more expensive articles. Risks never desirable.

Deal in the necessary as much as possible; people must buy what they need if they buy at all.

THE PROCEEDS OF THIS PAMPHLET WILL GO TO THE TALENT FUND.

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